

Information to identify the case:

Debtor 1	<u>Eapen John</u>	Social Security number or ITIN	xxx-xx-7385
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Annie Cherian</u>	Social Security number or ITIN	xxx-xx-4668
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-27803-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eapen John

Annie Cherian

11/26/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 6
 United States Bankruptcy Court
 District of New Jersey

In re:
 Eapen John
 Annie Cherian
 Debtors

Case No. 14-27803-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 4
 Total Noticed: 89

Date Rcvd: Nov 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 28, 2019.

db/jdb
 515018068 ++Eapen John, Annie Cherian, 238 Jennings Way, Mickleton, NJ 08056-1028
 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: Am Honda Fin, 201 Little Falls Dr, Wilmington, DE 19808)
 515018083 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 515018125 +Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
 515018143 +Gldmd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 515097409 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
 Ft. Worth, TX 76101-2032
 515018149 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage LLC*, Attn: Bankruptcy, 350 Highland Dr,
 Lewisville, TX, 75067)
 515018150 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan-infiniti Lt, 2901 Kinwest Pkwy, Irving, TX 75063)
 515018153 +NTB/CBSD, CitiCards Private Label Centralized Bank, Po Box 20507,
 Kansas City, MO 64195-0507
 515066700 +Navient Solutions, Inc. on behalf of PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147
 515018152 +Ntb/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
 515018155 +Raymore & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
 515071577 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 515136173 +Veripro Solutions, Inc., PO Box 3572, Coppell, TX 75019-5538
 515130188 +Veripro Solutions, Inc., PO BOX 3244, Coppell, TX 75019-4293
 515018174 +Visa Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 27 2019 00:24:01 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Nov 27 2019 00:23:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515052503 EDI: HNDA.COM Nov 27 2019 04:43:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
 515171395 EDI: BECKLEE.COM Nov 27 2019 04:43:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515093967 EDI: BECKLEE.COM Nov 27 2019 04:43:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515018069 +EDI: BECKLEE.COM Nov 27 2019 04:43:00 American Express*, PO Box 3001,
 16 General Warren Blvd, Malvern, PA 19355-1245
 515018076 +EDI: AMEREXPR.COM Nov 27 2019 04:43:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 515018086 EDI: BANKAMER.COM Nov 27 2019 04:43:00 Bk Of Amer, 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 515018088 EDI: BANKAMER.COM Nov 27 2019 04:43:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
 515018093 EDI: BMW.COM Nov 27 2019 04:43:00 BMW Financial Services*, Attn: Bankruptcy Department,
 PO Box 3608, Dublin, OH, 43016
 515018084 +EDI: BANKAMER.COM Nov 27 2019 04:43:00 Bank of America*,
 Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
 515018092 +EDI: BMW.COM Nov 27 2019 04:43:00 Bmw Financial Services, 5550 Britton Pkwy,
 Hilliard, OH 43026-7456
 515018094 EDI: CAPITALONE.COM Nov 27 2019 04:43:00 Cap One, Po Box 85520, Richmond, VA 23285
 515018164 EDI: CITICORP.COM Nov 27 2019 04:43:00 The Home Depot/CBSD*,
 Citibank USA/Attn: Centralized Bankruptc, P.O. Box 20363, Kansas City, MO, 64195
 515018172 EDI: CITICORP.COM Nov 27 2019 04:43:00 Unvl/citi*, Attn.: Centralized Bankruptcy,
 PO Box 20507, Kansas City, MO, 64195
 515018113 EDI: CITICORP.COM Nov 27 2019 04:43:00 Citibank Sd, Na*, Attn: Centralized Bankruptcy,
 PO Box 20363, Kansas City, MO, 64195
 515018096 +EDI: CAPITALONE.COM Nov 27 2019 04:43:00 Cap1/bstby, PO Box 5253,
 Carol Stream ,IL 60197-5253
 515018097 +EDI: CAPITALONE.COM Nov 27 2019 04:43:00 Capital 1 Bank*, Attn: Bankruptcy Dept.,
 PO Box 30285, Salt Lake City, UT 84130-0285
 515154897 EDI: BL-BECKET.COM Nov 27 2019 04:43:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 515018099 +EDI: CHASE.COM Nov 27 2019 04:43:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 515018106 +EDI: CAUT.COM Nov 27 2019 04:43:00 Chase Auto, Po Box 901076, Ft Worth, TX 76101-2076
 515018107 +EDI: CAUT.COM Nov 27 2019 04:43:00 Chase Auto*, Attn:National Bankruptcy Dept,
 PO Box 29505, Phoenix, AZ 85038-9505
 515018108 +EDI: CHASE.COM Nov 27 2019 04:43:00 Chase Mht Bk*, Attention: Bankruptcy, PO Box 15298,
 Wilmington, DE 19850-5298
 515018109 +EDI: CHASE.COM Nov 27 2019 04:43:00 Chase/cc, Po Box 15298, Wilmington, DE 19850-5298
 515018110 +EDI: CITICORP.COM Nov 27 2019 04:43:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 515018116 EDI: WFNNB.COM Nov 27 2019 04:43:00 Comenity Bank/Eddie Bauer*, Attn: Bankruptcy,
 PO Box 18286, Columbus, OH, 43218

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 4
Total Noticed: 89

Date Rcvd: Nov 26, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515018117	+EDI: WFNNB.COM Nov 27 2019 04:43:00	Comenity Bank/eddiebau, 995 W 122nd Ave, Westminster, CO 80234-3417
515039107	+EDI: TSYS2.COM Nov 27 2019 04:43:00	Department Stores National Bank/Macys, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
515032104	EDI: DISCOVER.COM Nov 27 2019 04:43:00	Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
515018120	+EDI: DISCOVER.COM Nov 27 2019 04:43:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
515018118	+EDI: DISCOVER.COM Nov 27 2019 04:43:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
515018121	+EDI: TSYS2.COM Nov 27 2019 04:43:00	Dsnb Bloom, Po Box 8218, Mason, OH 45040-8218
515018122	+EDI: TSYS2.COM Nov 27 2019 04:43:00	Dsnb Bloomingdales*, Macy's Bankruptcy Dept., PO Box 8053, Mason, OH 45040-8053
515018123	+EDI: TSYS2.COM Nov 27 2019 04:43:00	Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
515892274	EDI: ECMC.COM Nov 27 2019 04:43:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
515892275	EDI: ECMC.COM Nov 27 2019 04:43:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
515018126	+EDI: RMSC.COM Nov 27 2019 04:43:00	GECRB/ Old Navy*, Attention: GEMB, PO Box 103104, Roswell, GA 30076-9104
515018128	+EDI: RMSC.COM Nov 27 2019 04:43:00	GECRB/Banana Republic*, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515018133	+EDI: RMSC.COM Nov 27 2019 04:43:00	GECRB/Howards*, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515018134	+EDI: RMSC.COM Nov 27 2019 04:43:00	GECRB/JC Penny*, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515018141	+EDI: RMSC.COM Nov 27 2019 04:43:00	GECRB/Lowes*, Attention: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
515018127	+EDI: RMSC.COM Nov 27 2019 04:43:00	Gecrb/banana Rep, Po Box 965005, Orlando, FL 32896-5005
515018129	+EDI: RMSC.COM Nov 27 2019 04:43:00	Gecrb/cca, C/o Po Box 965036, Orlando, FL 32896-0001
515018131	+EDI: RMSC.COM Nov 27 2019 04:43:00	Gecrb/gap, Po Box 965005, Orlando, FL 32896-5005
515018132	+EDI: RMSC.COM Nov 27 2019 04:43:00	Gecrb/home Design Furn, Po Box 981439, El Paso, TX 79998-1439
515018137	+EDI: RMSC.COM Nov 27 2019 04:43:00	Gecrb/jcp, Po Box 965007, Orlando, FL 32896-5007
515018140	+EDI: RMSC.COM Nov 27 2019 04:43:00	Gecrb/lowes, Po Box 965005, Orlando, FL 32896-5005
515018142	+EDI: RMSC.COM Nov 27 2019 04:43:00	Gecrb/old Navy, Po Box 965005, Orlando, FL 32896-5005
515018145	+EDI: HFC.COM Nov 27 2019 04:43:00	Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
515018146	+EDI: HFC.COM Nov 27 2019 04:43:00	Hsbc/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
515018147	+E-mail/Text: bncnotices@becket-lee.com Nov 27 2019 00:23:10	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
515228235	EDI: PRA.COM Nov 27 2019 04:43:00	Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
515223673	EDI: PRA.COM Nov 27 2019 04:43:00	Portfolio Recovery Associates, LLC, c/o Gap, POB 41067, Norfolk VA 23541
515018154	+E-mail/Text: bankruptcyteam@quickenloans.com Nov 27 2019 00:24:20	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
515089359	+E-mail/Text: bankruptcyteam@quickenloans.com Nov 27 2019 00:24:20	Quicken Loans Inc., Attn: Bankruptcy Team, 635 Woodward Ave, Detroit, Michigan 48226-3408
515018156	+EDI: WFFC.COM Nov 27 2019 04:43:00	Rymr&fllnign, Po Box 94498, Las Vegas, NV 89193-4498
515018157	+EDI: NAVIENTFKASMSERV.COM Nov 27 2019 04:43:00	Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500
515018158	+EDI: NAVIENTFKASMSERV.COM Nov 27 2019 04:43:00	Sallie Mae*, Attn: Claims Department, PO Box 9500, Wilkes-Barre, PA 18773-9500
515018159	+EDI: SEARS.COM Nov 27 2019 04:43:00	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
515018160	+EDI: SEARS.COM Nov 27 2019 04:43:00	Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
515018165	EDI: TFSR.COM Nov 27 2019 04:43:00	Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
515018168	EDI: TFSR.COM Nov 27 2019 04:43:00	Toyota Motor Credit Co*, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA, 52408
515018161	+EDI: WTRRNBBANK.COM Nov 27 2019 04:43:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
515018163	+EDI: CITICORP.COM Nov 27 2019 04:43:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
515037465	EDI: TFSR.COM Nov 27 2019 04:43:00	Toyota Motor Credit Corporation (TMCC), PO BOX 8026, Cedar Rapids, Iowa 52408-8026
515018171	+EDI: CITICORP.COM Nov 27 2019 04:43:00	Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241
515018173	+EDI: TSYS2.COM Nov 27 2019 04:43:00	Visa Dept. Stores*, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
515018179	EDI: WFFC.COM Nov 27 2019 04:43:00	Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701
515018175	+EDI: WFFC.COM Nov 27 2019 04:43:00	Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
515160199	EDI: WFFC.COM Nov 27 2019 04:43:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

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Form ID: 3180W

Page 3 of 4
Total Noticed: 89

Date Rcvd: Nov 26, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515018176 +EDI: WFFC.COM Nov 27 2019 04:43:00 Wells Fargo Bank Nv Na, Po Box 31557,
Billings, MT 59107-1557
515018177 +EDI: WFFC.COM Nov 27 2019 04:43:00 Wells Fargo Bank Nv Na*,
Attn: Deposits Bankruptcy MAC# P6103-05K, PO Box 3908, Portland, OR 97208-3908
515018178 +EDI: WFFC.COM Nov 27 2019 04:43:00 Wells Fargo Card Ser*, 1 Home Campus, 3rd Floor,
Des Moines, IA 50328-0001

TOTAL: 73

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515018144* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: Honda Financial, 201 Little Falls Dr, Wilmington, DE 19808)
515018071* +American Express*, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
515018072* +American Express*, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
515018073* +American Express*, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
515018074* +American Express*, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
515018075* +American Express*, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
515018070* +American Express*, PO Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
515018077* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
515018078* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
515018079* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
515018080* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
515018081* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
515018082* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
515018087* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, 4161 Piedmont Pkwy, Greensboro, NC 27410)
515018089* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
515018090* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
515018091* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)
515018085* +Bank of America*, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170,
Simi Valley, CA 93062-5170
515018095* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)
515018114* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Sd, Na*, Attn: Centralized Bankruptcy, PO Box 20363,
Kansas City, MO, 64195)
515018115* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank Sd, Na*, Attn: Centralized Bankruptcy, PO Box 20363,
Kansas City, MO, 64195)
515018098* +Capital 1 Bank*, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
515018100* +Chase, Po Box 15298, Wilmington, DE 19850-5298
515018101* +Chase, Po Box 15298, Wilmington, DE 19850-5298
515018102* +Chase, Po Box 15298, Wilmington, DE 19850-5298
515018103* +Chase, Po Box 15298, Wilmington, DE 19850-5298
515018104* +Chase, Po Box 15298, Wilmington, DE 19850-5298
515018105* +Chase, Po Box 15298, Wilmington, DE 19850-5298
515018111* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
515018112* +Citi, Po Box 6241, Sioux Falls, SD 57117-6241
515018119* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
515018124* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
515018135* +GECRB/JC Penny*, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515018136* +GECRB/JC Penny*, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515018130* +Gecrb/cca, C/o Po Box 965036, Orlando, FL 32896-0001
515018138* +Gecrb/jcp, Po Box 965007, Orlando, FL 32896-5007
515018139* +Gecrb/jcp, Po Box 965007, Orlando, FL 32896-5007
515018148* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
515018151* ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
(address filed with court: Nissn Inf Lt*, Attn: Bankruptcy, 8900 Freeport Parkway,
Irving, TX, 75063)
515018166* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054)
515018167* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit, 4 Gatehall Dr Ste 350,
Parsippany, NJ 07054)
515018169* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co*, Toyota Financial Services, PO Box 8026,
Cedar Rapids, IA, 52408)
515018170* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co*, Toyota Financial Services, PO Box 8026,
Cedar Rapids, IA, 52408)
515018162* +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673

TOTALS: 0, * 44, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin
Form ID: 3180W

Page 4 of 4
Total Noticed: 89

Date Rcvd: Nov 26, 2019

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 26, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Quicken Loans Inc. NJECFMAIL@mw-c-law.com,
nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia on behalf of Creditor QUICKEN LOANS INC. NJECFMAIL@mw-c-law.com,
nj-ecfmail@ecf.courtdrive.com
Celine P. Derkrikorian on behalf of Creditor Quicken Loans Inc. njecfmail@mw-c-law.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com,
bkggroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor Quicken Loans, Inc. kmcdonald@kmlawgroup.com,
bkggroup@kmlawgroup.com
R. A. Lebron on behalf of Creditor QUICKEN LOANS INC. bankruptcy@feinsuch.com
Ronald E. Norman on behalf of Debtor Eapen John ronaldenorman@comcast.net,
dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com
Ronald E. Norman on behalf of Joint Debtor Annie Cherian ronaldenorman@comcast.net,
dgordon@rnormanlaw.com;gl4985@notify.cincompass.com;ronaldenorman@icloud.com

TOTAL: 10